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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Nationstar Mortgage LLC d/b/a Mr. Cooper

Case No.: <u>18-21079 RG</u>

Adv. No.:

Hearing Date: 11/04/2020 @ 10:00 a.m.

by Clerk

Order Filed on November 30, 2020

U.S. Bankruptcy Court

District of New Jersey

Judge: Rosemary Gambardella

In Re:

Tony Kostovski

Debtor.

ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: November 30, 2020

Honorable Rosemary Gambardella United States Bankruptcy Judge

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Debtors: Tony Kostovski Case No: 18-21079 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED

CREDITOR'S MOTION FOR RELIEF

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC d/b/a Mr. Cooper, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 79 Getty Avenue, Clifton, NJ, 07011, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 16, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2020 through November 2020 for a total post-petition default of \$5,858.90 (1 @ \$884.05, 6 @ \$931.80, \$615.95 less suspense); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$5,858.90 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the debtor will submit a modified plan within twenty days of the entry of this order; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume December 1, 2020, directly to Secured Creditor, Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and motion for relief is hereby resolved.